



Property Casualty Insurers  
Association of America

Shaping the Future of American Insurance

2600 South River Road, Des Plaines, IL 60018-3206

## STATEMENT

### PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA (PCI)

#### **H.B. No. 5494 – AN ACT PERMITTING LOCAL POLICE TO CHARGE FOR MOTOR VEHICLE ACCIDENT OR INVESTIGATIVE REPORTS**

#### **PUBLIC SAFETY AND SECURITY COMMITTEE**

**February 22, 2011**

The Property Casualty Insurers Association of America (PCI) appreciates the opportunity to comment on H.B. 5494, which would mandate the amount of fees charged by local police departments for searching for or copying motor vehicle accident or investigative reports. Our comments are provided on behalf of the member companies of PCI, a national property casualty trade association with over 1,000 member companies. PCI members represent 37 percent of the total property/casualty insurance market and 39 percent of the total personal lines insurance business in the nation. PCI member companies provide 50 percent of Connecticut's personal auto insurance coverage.

PCI opposes this legislation because any increases in fees for the search and copying of motor vehicle accident police reports will increase auto insurance costs. Sixteen dollars is a significant charge for copying a report and to the extent that this fee is utilized to support general police expenses rather than cover actual copying expenses, it is actually a hidden tax imposed on Connecticut drivers. Connecticut residents are already paying for their local police departments through taxes and they should not be subject to a hidden double tax for police services through their auto insurance premiums.

PCI is particularly concerned about the proposed eight dollar fee which would be charged to search for an accident report when no such report is found. Our previously stated concerns about the sixteen dollar copying fee apply to this fee as well, but in addition, we believe that this fee could be multiplied if a police officer is unable to file the report in a timely fashion. In that case, insurers would have to pay the search fee multiple times until the report is filed. In some cash strapped municipalities, police officers could even be encouraged not to rush to file these reports, because a delay would result in additional search fees being paid to the municipality. If this happened, this would delay the processing of auto insurance claims which would be highly detrimental to Connecticut consumers.

For the foregoing reasons, PCI urges your Committee to not favorably advance HB 5494.